

**PACIFIC CITY FINANCIAL CORPORATION**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3595084	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$537	\$538	0.2%		
Loans	\$485	\$452	-6.8%		
Construction & development	\$22	\$14	-37.1%		
Closed-end 1-4 family residential	\$5	\$17	216.4%		
Home equity	\$0	\$0	57.3%		
Credit card	\$0	\$0			
Other consumer	\$28	\$28	-1.0%		
Commercial & Industrial	\$147	\$120	-18.2%		
Commercial real estate	\$270	\$264	-2.4%		
Unused commitments	\$37	\$37	0.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-33.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	2.1%		
Cash & balances due	\$46	\$84	81.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$482	\$482	-0.1%		
Deposits	\$479	\$470	-1.9%		
Total other borrowings	\$0	\$8			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$55	\$56	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$19	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	10.3%	--		
Tier 1 risk based capital ratio	10.7%	13.0%	--		
Total risk based capital ratio	12.0%	14.3%	--		
Return on equity <sup>1</sup>	-27.0%	-28.9%	--		
Return on assets <sup>1</sup>	-2.8%	-2.7%	--		
Net interest margin <sup>1</sup>	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	177.0%	61.0%	--		
Loss provision to net charge-offs (qtr)	133.5%	91.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.2%	6.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.3%	0.0%	3.7%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.3%	0.1%	0.4%	--
Commercial & Industrial	2.2%	8.1%	3.0%	4.7%	--
Commercial real estate	1.7%	5.8%	0.2%	0.8%	--
Total loans	2.0%	5.6%	1.1%	1.9%	--